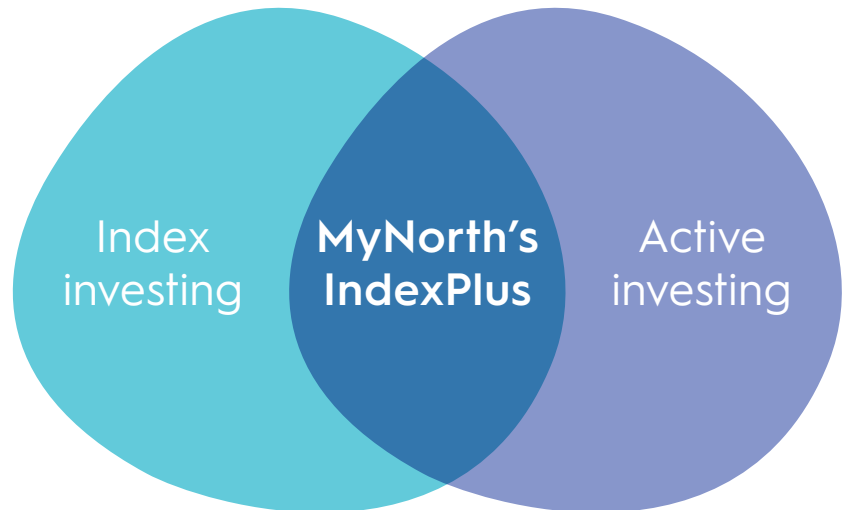


MyNorth's IndexPlus Managed Portfolios

MyNorth's IndexPlus Managed Portfolios combine the strength of index investing and active investing



IndexPlus Managed Portfolios are designed to appeal to cost-conscious clients who are seeking to reduce the overall variability around market returns.

Benefits of IndexPlus Managed Portfolios

By combining index investing and active investing, the IndexPlus Managed Portfolios deliver the following benefits:

- ✓ **Index solutions**
 - Core investments make up 60% of the portfolio.
 - Help to lower costs and turnover to improve the tax and cost efficiency.
 - Focused on long-term consistent returns.
 - Diversified exposure to major asset classes.
- ✓ **Active solutions**
 - The Plus is allocated across 40% of active satellite investments.
 - Active strategies are managed by skilled managers.
 - Potential of additional returns (but may be more volatile).
- ✓ **Cost-effective solutions**
 - Index solutions help to lower costs.
 - On the Select investment menu.
 - Discounted unit class.
 - No investment management fees.

Risks associated with IndexPlus Managed Portfolios

All investments carry a risk component. Risks related to managed portfolios include market risk, company risk, currency risk, interest rate risk and inflation risk. Investments with a low risk profile will usually provide lower, though more consistent, returns than those with a higher risk profile. For details please refer to the MyNorth Managed Portfolios Product Disclosure Document (PDS).

For more information, visit amp.com.au/indexplus.

IndexPlus Managed Portfolios

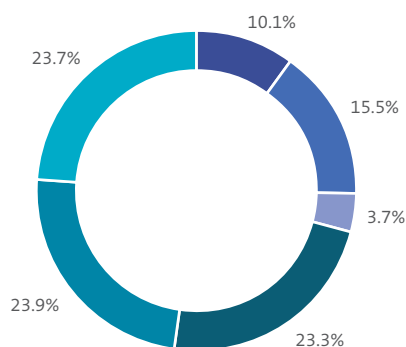
The IndexPlus Managed Portfolios are available in MyNorth Super, Pension or Investment accounts via a financial adviser. The below provides a snapshot as of 30 October 2020. For the latest information view the monthly factsheets at amp.com.au/indexplus.

IndexPlus Conservative

This managed portfolio aims to provide stable return through a diversified portfolio of primarily defensive assets. The factsheet is available [here](#).

Code	NTH0054
Benchmark ¹	Morningstar [®] Australian Multisector Moderate Average Category
Investment management fee	0.00%
Total indirect costs	0.34%
Total estimated management costs	0.34%
Risk band/label	3/ Low to medium
Minimum investment amount	\$500

Asset allocation²



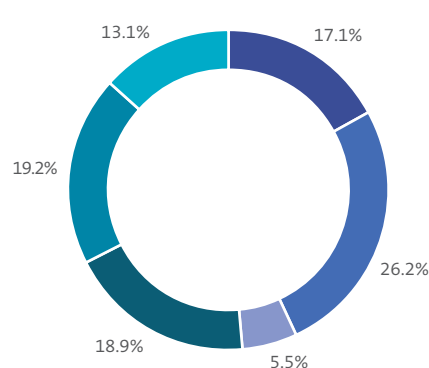
Asset class	Allocation (%)
Growth assets	29.3
● Australian equities	10.1
● International equities	15.5
● Property	3.7
Defensive assets	70.9
● Australian fixed interest	23.3
● International fixed interest	23.9
● Cash	23.7

IndexPlus Moderately Conservative

This managed portfolio aims to provide moderate returns over the medium term through a diversified portfolio of primarily defensive assets and some growth assets. The factsheet is available [here](#).

Code	NTH0055
Benchmark ¹	Morningstar Australian Multisector Balanced Average Category
Investment management fee	0.00%
Total indirect costs	0.40%
Total estimated management costs	0.40%
Risk band/label	4/Medium
Minimum investment amount	\$500

Asset allocation²



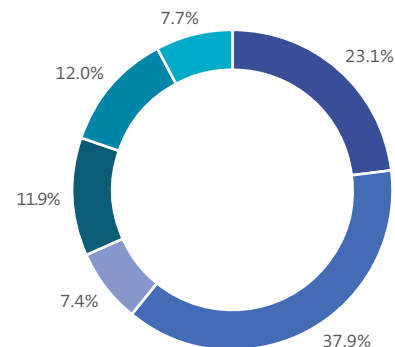
Asset class	Allocation (%)
Growth assets	48.8
● Australian equities	17.1
● International equities	26.2
● Property	5.5
Defensive assets	51.2
● Australian fixed interest	18.9
● International fixed interest	19.2
● Cash	13.1

IndexPlus Balanced

This managed portfolio aims to provide moderate to high returns over the medium to long term through a diversified portfolio of growth and defensive assets. The factsheet is available [here](#).

Code	NTH0056
Benchmark ¹	Morningstar Australian Multisector Growth Average Category
Investment management fee	0.00%
Total indirect costs	0.45%
Total estimated management costs	0.45%
Risk band/label	5/ Medium to high
Minimum investment amount	\$500

Asset allocation²



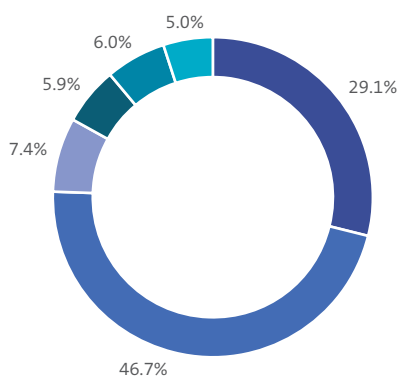
Asset class	Allocation (%)
Growth assets	68.4
● Australian equities	23.1
● International equities	37.9
● Property	7.4
Defensive assets	31.6
● Australian fixed interest	11.9
● International fixed interest	12.0
● Cash	7.7

IndexPlus Moderately Aggressive

This managed portfolio aims to provide moderate high returns over the long term through a diversified portfolio of primarily growth assets and some defensive assets. The factsheet is available [here](#).

Code	NTH0057
Benchmark ¹	Morningstar Australian Multisector Aggressive Average Category
Investment management fee	0.00%
Total indirect costs	0.49%
Total estimated management costs	0.49%
Risk band/label	6/ High
Minimum investment amount	\$500

Asset allocation²



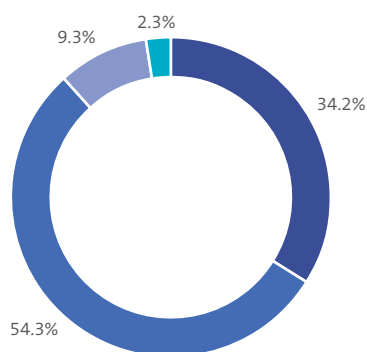
Asset class	Allocation (%)
Growth assets	83.2
● Australian equities	29.1
● International equities	46.7
● Property	7.4
Defensive assets	16.9
● Australian fixed interest	5.9
● International fixed interest	6.0
● Cash	5.0

IndexPlus Aggressive

This managed portfolio aims to provide high long term returns through a diversified portfolio of primarily growth assets. The factsheet is available [here](#).

Code	NTH0058
Benchmark ¹	Morningstar Australian Multisector Aggressive Average Category
Investment management fee	0.00%
Total indirect costs	0.52%
Total estimated management costs	0.52%
Risk band/label	6/ High
Minimum investment amount	\$500

Asset allocation²



Asset class	Allocation (%)
Growth assets	97.8
● Australian equities	34.2
● International equities	54.3
● Property	9.3
Defensive assets	2.3
● Cash	2.3

About the manager

The AMP Research team has substantial experience in fund manager research and portfolio management. In constructing and managing the portfolios, the team:

- selects assets from a range of managers to provide diversification across strategies and styles, and
- draws on quantitative and qualitative assessments to make portfolio changes to ensure they align to set investment objectives and risk levels.

1 The benchmark is calculated based on the average performance from peers in the same multi sector category, as compiled and sourced from Morningstar Direct on 10 November 2020. Performance is as of 31 October 2020.

2 Estimated as of 31 October 2020. Please refer to the PDS for further information regarding fees, costs and risk profile. Asset allocation data sourced via Morningstar from the underlying fund manager.³

3 MyNorth is a registered trademark of NMMT. Morningstar is a registered trademark of Morningstar, Inc.

Contact us

If you would like to more information, please speak to your financial adviser or contact us on 1800 667 841.

phone 1800 667 841
web amp.com.au/indexplus
email north@amp.com.au
mail North Service Centre
 GPO Box 2915
 MELBOURNE VIC 3001

What you need to know

The MyNorth Managed Portfolios are only available through a financial adviser. Any advice in this flyer is general in nature and does not consider your personal goals, financial situation or needs. Before deciding what's right for you, it's important to consider your personal circumstances and the relevant MyNorth Managed Portfolios product disclosure statement (PDS) and target market determination available from northonline.com.au or by contacting the North Service Centre on 1800 667 841. You can read the **AMP Financial Services Guide** online for more information, including the fees and benefits that AMP companies and their representatives may receive in relation to products and services provided. Past performance is not a reliable indicator of future performance.

The issuer of MyNorth Managed Portfolios is NMMT Limited ABN 42 058 835 573, AFSL 234653 (NMMT). NMMT issues the interests in and is the responsible entity for MyNorth Managed Portfolios through which IndexPlus Conservative, IndexPlus Moderately Conservative, IndexPlus Balanced, IndexPlus Moderately Aggressive and IndexPlus Aggressive Managed Portfolios are offered. All managed portfolios may not be available across all products on the MyNorth platform. NMMT are part of the AMP group and can be contacted on 1800 667 841 or north@amp.com.au. No company in the AMP group guarantees the performance of any fund or the return of an investor's capital. MyNorth is a registered trademark of NMMT. This information is current as of December 2020.